

Certificate Number: 03088-VAW-DE-019479745

Bankruptcy Case Number: 12-62003



03088-VAW-DE-019479745

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 22, 2012, at 6:58 o'clock PM CDT, Lorrene Jones completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Virginia.

Date: October 22, 2012 By: /s/Brian J Alcorn

Name: Brian J Alcorn

Title: Counselor

Certificate Number: 03088-VAW-DE-019479744

Bankruptcy Case Number: 12-62003



03088-VAW-DE-019479744

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 22, 2012, at 6:58 o'clock PM CDT, David A Jones completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Virginia.

Date: October 22, 2012 By: /s/Brian J Alcorn

Name: Brian J Alcorn

Title: Counselor